

REMARKS

Election/Restrictions

Restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-3 are drawn to an automated electrical financial or business practice or management system, classified in class 705, subclass 1.
- II. Claims 4-11 are drawn to a method of business or management comprising generic or non-electrical computing, classified in class 705, subclass 500.

In response to the restriction requirement, applicant hereby elects Invention II comprising claims 4-11. Accordingly, the Invention I comprising claims 1-3 has been withdrawn without prejudice. Applicant requests consideration and allowance of claims 4-11.

Appl. No. 10/648,601
Amdt. Dated April 9, 2008
Reply to Office Action Mailed March 31, 2008

CONCLUSION

Applicant submits that the foregoing Amendment and Response place this application in condition for allowance. If Examiner believes that there are any issues that can be resolved by a telephone conference, or that there are any informalities that can be corrected by an Examiner's amendment, please call the undersigned at 714.626.1224.

Respectfully,

Hong-Shan Wei

By / Frank R. Niranjana / Date: April 9, 2008

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